

Serial No.:10/713,884  
Filing Date: 11/14/2003

In the Specification:

Please amend page 5, lines 1-3 as follows:

More particularly, in a credit card minder 100 having a receiver 108 the radio tags 106 will each transmit the heartbeat signal (step 304A), the receiver 108 will receive the heartbeat (step 304B) will memorize the identifier contained [the] in --in-- heartbeat (step 304C).